

# PRESS RELEASE

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**FOR IMMEDIATE RELEASE**  
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## **USDA Rural Development Housing Loan Specialists** **to Hold Office Hours at Orange Town Hall**

USDA Rural Development will hold special office hours at the Orange Town Hall, on Wednesday, April 12th from 12:30 pm to 3:30 pm.

USDA Rural Development, an agency within the United States Department of Agriculture, will be holding the special office hours in Orange in order to promote two of its programs which encourage homeownership and enable existing rural homeowners to repair, renovate, or provide handicap accessibility to their homes. Interested individuals will have a chance to speak to a USDA Rural Development Loan Specialist about their eligibility for USDA Housing Programs and complete a housing application if they wish.

Through USDA Rural Development's Home Improvement Loan and Grant Program (Section 504), funds are available, for example, to repair a leaking roof; replace a wood stove with central heating; or to construct a front-door ramp for someone using a wheelchair. Low income families and individuals can receive loans at a 1% interest rate directly from USDA Rural Development and homeowners that are 62 years of age and older are eligible for home improvement grants which do not have to be repaid. While grant funds are generally limited, loan funds are readily available.

In addition to the Home Improvement Program, USDA Rural Development has funds available through its Single Family Direct Home Loan program (Section 502) for moderate to very low income rural homebuyers. This program provides individuals and families the opportunity to purchase or build a home with no-down-payment and financing of up to 100%.

Interested families and individuals need not make an appointment in order to meet with a USDA housing loan specialist at the Orange Town Hall as they are on a first-come, first-served basis. The Orange Town Hall is located at 6 Prospect Street.

The special USDA Rural Development office hours in Orange will continue to be held from 12:30 pm to 3:30 pm on the second Wednesday of each month until September, 2006 (May 10; June 14; July 12; August 9; September 13).

For more information about USDA Rural Development office hours at the Orange Town Hall, please call USDA Rural Development in Hadley, MA at: (413) 585-1000 extension 4, or the Orange Town Hall at: (978) 544-1106..

USDA Rural Development is an equal opportunity lender and an advocate of eliminating housing discrimination.

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